

# umatter

Your health matters to us

CORE

 **unisure**<sup>®</sup>  
health • life • global

Introducing  
an **international  
private medical  
insurance plan** for  
corporate membership  
that offers **essential  
cover**.

# An organisation with a global mindset sees **opportunities... not borders**

The **umatter Core international private medical insurance plan** matches that mindset by breaking boundaries and offering employees cost-effective global healthcare services that can be accessed anywhere in the world.



Please note that all costs and limits outlined are applicable per membership year. In addition, this brochure must be read in conjunction with the full Membership Guide (which includes Policy Terms and Conditions).

This is a separate document issued by Unisure Limited and sets out the detailed policy conditions relating to this product. In the event of a conflict, the terms set out in the Membership Guide will take precedence .



# Your health matters to us

**We've been insuring lives internationally for over 25 years.** We understand that working away from home, in areas where quality healthcare may be difficult to access, can be stressful on your employees, **especially when healthcare matters get serious.**

Similarly, when healthcare services are under pressure in your country of residence, **knowing that you are able to offer your employees access to healthcare for serious matters in centres of excellence anywhere in the world, provides peace of mind.**

That's why the core benefits in our health insurance plans offer **cover for emergency treatment at a clinic or out-patient facility, comprehensive in-patient treatment, emergency and/or elective evacuation and repatriation within Africa or worldwide, including allowances for a family member to accompany a patient during an evacuation.**

Depending on what services your organisation requires, being focussed either on expatriates, local employees or both, our global healthcare insurance solutions can provide you with **cost-effective options that suit your budget.**



# Three core plans

At The Unisure Group, we're proud to service the health insurance needs of some of the world's largest organisations and employers and we're confident that we can tailor a plan to suit your organisation's healthcare needs and budget.

Our products are available for local nationals and expatriates alike, and can be structured to provide your employees with top-up core benefits (hospitalisation and emergency cover) on an existing benefit, or as stand-alone benefits.

As our Table of Benefits shows, we have three core plans to choose from:

| Umatter Core         |  |  |  |
|----------------------|--|--|--|
| Area of Cover        | Africa                                   | Africa   | Worldwide<br><i>(excluding the United States, Canada, Hong Kong &amp; Singapore)</i> |
| Overall Annual Limit | USD 1 000 000                            | USD 1 000 000  | USD 1 000 000  |
| Cover                | Hospital Matters<br><i>(Emergencies)</i> | Hospital Matters<br><i>(Emergencies and Electives)</i> | Hospital Matters<br><i>(Emergencies and Electives)</i>                               |
|                      |  | Maternity Matters                                      | Maternity Matters  |
|                      |  | Other Matters  | Other Matters  |
|                      |  | Allowances<br><i>(Elective Treatment)</i>              | Allowances<br><i>(Elective Treatment)</i>  |

# Table of Benefits

## Emergency Matters

**Paid in full up to the overall annual limit.**

**Includes any emergency treatment at a casualty facility at a hospital, doctor's rooms or clinic** that may or may not require an admission to hospital

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## Hospital Matters

**Hospital accommodation**

**Surgical operations, including pre- and post-operative care**

**Nursing care, medicine and surgical dressings, and doctor's fees**

**Theatre charges and intensive care**

**Pathology, X-rays, diagnostic tests and physiotherapy**

**Internal prostheses, non-dental implants and appliances**

**Parent accommodation in case of a child** (patient < 18 years old)

**Complications during pregnancy**

**Advanced imaging**

**External prosthetic devices**

**Home nursing after in-patient treatment**

**Local air ambulance**

**Paid in full to overall annual limit**  
(Emergencies)

**Paid in full up to overall annual limit**  
(Emergencies and Electives)

**Paid in full up to overall annual limit**  
(Emergencies and Electives)

**External surgical appliances** (limited to orthopaedic braces, surgical stockings and crutches) **up to USD 2 000**  
(Emergencies)

**External surgical appliances** (limited to orthopaedic braces, surgical stockings and crutches) **up to USD 2 000**  
(Emergencies and Electives)

**External surgical appliances** (limited to orthopaedic braces, surgical stockings and crutches) **up to USD 2 000**  
(Emergencies and Electives)

**USD 200 per day, for up to 10 days**  
(Following Emergencies)

**USD 200 per day, for up to 10 days**  
(For Emergencies and Electives)

**USD 200 per day, for up to 10 days**  
(For Emergencies and Electives)

USD 10 000

USD 10 000

USD 10 000

# Table of Benefits *(continued)*

| Hospital Matters  |   |   |   |
|---|---|---|---|
| International evacuation  | Paid in full up to overall annual limit<br>(Emergencies)                                | Paid in full up to overall annual limit -<br>(Emergencies and Electives)  | Paid in full up to overall annual limit<br>(Emergencies and Electives)  |
| Travel and living allowance for 1 family member after an emergency evacuation   | USD 200 per day,<br>for maximum 7 days  | USD 200 per day,<br>for maximum 7 days  | USD 200 per day,<br>for maximum 7 days  |
| Repatriation  | Paid in full up to overall annual limit<br>(limited to economy class commercial flight) | Paid in full up to overall annual limit<br>(limited to economy class commercial flight)                                       | Paid in full up to overall annual limit<br>(limited to economy class commercial flight)                                       |
| Repatriation of mortal remains  | USD 15 000  | USD 15 000  | USD 15 000  |
| Maternity Matters   |   |   |   |
| Maternity cover<br>(10-month moratorium applies)  | No Benefit  | Antenatal and routine in-patient<br>maternity treatment during normal<br>delivery and emergency caesarean<br>(up to USD 2500) | Antenatal and routine in-patient<br>maternity treatment during normal<br>delivery and emergency caesarean<br>(up to USD 2500) |
| Newborn care  | No Benefit  | USD 75,000 (maximum benefit for<br>all treatment received during the<br>first 30 days after birth)                            | USD 75,000 (maximum benefit for<br>all treatment received during the<br>first 30 days after birth)                            |
| Other Matters   |   |   |   |
| Cancer treatment  | No Benefit  | Paid in full up to overall annual limit   | Paid in full up to overall annual limit   |
| Organ transplant  | No Benefit  | Paid in full up to overall annual limit<br>(excludes donor costs)   | Paid in full up to overall annual limit<br>(excludes donor costs)   |
| Hospice and palliative care   | No Benefit  | USD 20 000 (for the full duration<br>of your membership)  | USD 20 000 (for the full duration<br>of your membership)  |
| Rehabilitation  | No Benefit  | Paid in full up to overall annual<br>limit to 30 days   | Paid in full up to overall annual<br>limit to 30 days   |
| Allowances (Elective Treatment)   |   |   |   |
| Compassionate visit living allowance<br>for 1 family member for elective<br>cases (member must be hospitalised<br>for longer than 5 consecutive days) | No Benefit  | Maximum 7 days,<br>up to USD 200 per day  | Maximum 7 days,<br>up to USD 200 per day  |



# Trust us for global healthcare when and where it matters most

One of our greatest strengths lies in us being in direct control of your insurance, administration and emergency assistance needs.

You always deal directly with us, eliminating unnecessary service delays and additional costs.

## The Unisure Group difference

Worldwide cover with multiple assistance providers allowing access to thousands of medical facilities

A proven track record of assisting patients both in their countries of residence and abroad

An outstanding reputation for being able to execute complex evacuations to multiple centres of excellence worldwide

Telephonic advice and support 24/7 via our multilingual call centre

Personalised service that is compassionate and professional, 365 days a year



## The Unisure Group

We're an international health and life insurance solutions and employee benefits provider and we are proud to service the medical insurance needs of some of the world's largest organisations and employers.

Unisure Limited is registered in England and Wales.  
Our company registration number is 09111373 and is authorised and regulated by the United Kingdom Financial Conduct Authority - authorisation number 719400.

For more information, visit: [www.unisuregroup.com/umatter\\_core](http://www.unisuregroup.com/umatter_core)

## Let's talk about you

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